## Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

B 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your	e the name that is on government-issued ure identification (for nple, your driver's	Peter First name Lewis	First name
	licer	ise or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Sternquist  Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		de your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-1567	

Entered 01/18/16 14:58:16 Desc Main Page 2 of 55 Case 16-01414 Doc 1 Filed 01/18/16 Document

Debtor 1 Peter Lewis Sternquist

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	6312 W. 90th Street	If Debtor 2 lives at a different address:
		Oak Lawn, IL 60453 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	County
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Entered 01/18/16 14:58:16 Page 3 of 55 Case 16-01414 Doc 1 Filed 01/18/16 Desc Main

Document Case number (if known) Debtor 1 Peter Lewis Sternquist

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under	■ Cł	napter 7				
			napter 11				
			napter 12				
			napter 13				
			·				
В.	How you will pay the fee		about how yo	u may pay. Typically, if you are paying the fattorney is submitting your payment on you	check with the clerk's office in your local court for more details ee yourself, you may pay with cash, cashier's check, or money r behalf, your attorney may pay with a credit card or check with		
				the fee in installments. If you choose this in Installments (Official Form 103A).	s option, sign and attach the Application for Individuals to Pay		
			I request tha	my fee be waived (You may request this	option only if you are filing for Chapter 7. By law, a judge may,		
			that applies to	your family size and you are unable to pay	y if your income is less than 150% of the official poverty line y the fee in installments). If you choose this option, you must fill		
			out the Applic	ation to Have the Chapter 7 Filing Fee Wai	ved (Official Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	☐ Ye	s.				
			District	When	Case number		
			District	When	Case number		
			District	When	Case number		
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	□ Ye					
	not filing this case with you, or by a business partner, or by an affiliate?	<b>п</b> 16	3.				
			Debtor		Relationship to you		
			District	When	Case number, if known		
			Debtor		Relationship to you		
			District	When	Case number, if known		
11.	Do you rent your residence?	■ No	. Go to li	ne 12.			
	i coluctive :	☐ Ye	s. Has yo	ır landlord obtained an eviction judgment a	gainst you and do you want to stay in your residence?		
				No. Go to line 12.			
				Yes. Fill out <i>Initial Statement About an Evi</i>	ction Judgment Against You (Form 101A) and file it with this		

		Document	Page 4 01 55		
Debtor 1	Peter Lewis Sternquist		Case nur	mber (if known)	

ar	Report About Any Bus	sinesses	You Own	as a Sole Proprietor	r
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of busine	ness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State	& ZIP Code
	it to this petition.		Check	the appropriate box t	to describe your business:
				Health Care Busines	ss (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real E	state (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as defi	ined in 11 U.S.C. § 101(53A))
				Commodity Broker (	(as defined in 11 U.S.C. § 101(6))
				None of the above	
If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance shankruptcy Code and are you a small business debtor, you must attach your most recent balance shankruptcy Code and are you a small business debtor, you must attach your most recent balance shankruptcy Code and are you as small business debtor, you must attach your most recent balance shankruptcy Code and are you are a small business debtor so that it can deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance shanks a small business debtor, you must attach your most recent balance shanks a small business debtor, you must attach your most recent balance shanks a small business debtor, you must attach your most recent balance shanks a small business debtor, you must attach your most recent balance shanks a small business debtor.			small business debtor, you must attach your most recent balance sheet, statement of		
	For a definition of small	No.	I am r	ot filing under Chapte	er 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.	•	1, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	ling under Chapter 11	1 and I am a small business debtor according to the definition in the Bankruptcy Code.
ar	4: Report if You Own or	Have Any	· Hazardo	us Property or Any F	Property That Needs Immediate Attention
14	Do you own or have any				· ·
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?	
	public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	
				N	Number, Street, City, State & Zip Code

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Page 5 of 55 Document

**Peter Lewis Sternquist** Debtor 1

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

П

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes

me incapable of realizing or making rational decisions

about finances.

My physical disability causes Disability.

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active П military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if anv.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about	ıt credit
counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 6 of 55 Case number (if known) **Peter Lewis Sternquist** Debtor 1 Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? ☐ More than 100,000 **1**0,001-25,000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you ■ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500.000.001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million

#### Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Peter Lewis Sternquist

Peter Lewis Sternquist
Signature of Debtor 2

Signature of Debtor 2

Executed on January 18, 2016
MM / DD / YYYY

Executed on MM / DD / YYYY

Debtor 1 Peter Lewis Sternquist Document Page 7 of 55 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Rayed Yasin	Date	January 18, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
Rayed Yasin		
Printed name		
VLO, P.C.		
Firm name		
3818 S. Harlem Ave.		
Lyons, IL 60534		
Number, Street, City, State & ZIP Code		
Contact phone 3126007000	Email address	
6284297		
Bar number & State		

		Docume	ent Page 8 of 5	55	
Fill in this inform	mation to identify your	case:			
Debtor 1	Peter Lewis Stern	quist			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an amended filing
				·	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	135,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	51,950.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	186,950.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	157,063.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	101,035.24
	Your total liabilities	\$	258,098.24
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,875.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,958.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
	■ Yes		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Case 16-01414 Doc 1 Document

Page 9 of 55 Case number (if known) Debtor 1 Peter Lewis Sternquist

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	ı
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	ı

1,875.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total clain	n
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Debtor 1  Debtor 2 (Spouse, if filling)  United States E  Case number  Official Foundaries  Schedu  n each category, this best. Be as nore space is new  Part 1: Describ  No. Go to Part 1: Yes. Where	s complete and accura	Sternquist  Middle  Mi	Name Name		Last Name Last Name NOIS			Check if this is an amended filing	
Debtor 2 (Spouse, if filing) United States E Case number  Official Fo Schedu n each category, t fits best. Be as nore space is ner Part 1: Describ  Do you own or No. Go to Pa	First Name  First Name  Bankruptcy Court for  Form 106A/E  Ile A/B: Pr  The separately list and design complete and accurately list and design complete and accurate a	Middle  Middle  the: NORTHER   Soperty escribe items. List an	Name	RICT OF ILLIN	Last Name			Onook ii tiilo lo tari	
(Spouse, if filing) United States E Case number  Official Formula Form	First Name  First Name  Bankruptcy Court for  Form 106A/E  Ile A/B: Pr  The separately list and design complete and accurately list and design complete and accurate a	Middle  Middle  the: NORTHER   Soperty escribe items. List an	Name	RICT OF ILLIN	Last Name			Onook ii tiilo lo tari	
(Spouse, if filing) United States E Case number  Official Formula Form	Form 106A/E  Ile A/B: Properties and descomplete and accurately list and descomplete and accurate and a	NORTHER  Soperty escribe items. List an		RICT OF ILLIN				Onook ii tiilo lo tari	
Official Formula of the Control of t	Form 106A/E  Ile A/B: Pr  7, separately list and descomplete and accura	Soperty escribe items. List a	N DISTI	RICT OF ILLIN	NOIS			Onook ii tiilo lo tari	
Official Formation Schedum each category, a fits best. Be as more space is new part 1: Describ  Do you own or No. Go to Part Yes. Where	Ile A/B: Pr v, separately list and de s complete and accura	operty			-			Onook ii tiilo lo tari	
n each category, if fits best. Be as nore space is new Part 1: Describ  Do you own or  No. Go to Part Yes. Where	Ile A/B: Pr v, separately list and de s complete and accura	operty							
. <b>Do you own or</b> No. Go to Pa			o marrie	d people are fili	asset fits in more than one oing together, both are equally tional pages, write your name	responsible for su	pplying co	rrect information. If	
□ No. Go to Po ■ Yes. Where	be Each Residence, Bu	uilding, Land, or Oth	er Real E	Estate You Own	or Have an Interest In				
Yes. Where	or have any legal or equ	uitable interest in an	y reside	nce, building, la	and, or similar property?				
Yes. Where	Part 2								
	io io uno proporty :								
1.1			What	is the property	? Check all that apply				
6312 W 9				Single-family h	ome		Do not deduct secured claims or exemptions. Put t amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
Street addres	ess, if available, or other des	scription		Duplex or mult	i-unit building				
				Condominium	or cooperative				
				Manufactured of	or mobile home	Current value of	the (	Current value of the	
Oak Law	wn IL	60453-0000		Land		entire property?	ŗ	portion you own?	
City	State	ZIP Code		Investment pro	pperty	\$135,00	0.00	\$135,000.00	
				Other				ownership interest y by the entireties, or	
			Who I	nas an interest	in the property? Check one	a life estate), if ki		y by the charetee, e.	
				Debtor 1 only					
Cook				Debtor 2 only					
County				Debtor 1 and D		☐ Check if this	is commu	inity property	
					the debtors and another	(see instruction	s)		
				information yo erty identificatio	ou wish to add about this item	, such as local			
			prope	ary identification	ni number.				

\$135,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Page 11 of 55
Case number (if known) Document

Debtor 1 **Peter Lewis Sternquist** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Chevy Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: HHR ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 2008 Debtor 2 only Year: Current value of the Current value of the 100,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$2.500.00 \$2,500.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Dodge 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Ram Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 2015 Year: Debtor 2 only Current value of the Current value of the 15000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$45,000.00 \$45,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **Harley Davidson** Who has an interest in the property? Check one 3.3 Make: the amount of any secured claims on Schedule D: Model: ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Year: 2002 Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$3,500.00 \$3,500.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$51,000.00 pages you have attached for Part 2. Write that number here......=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... \$200.00 General items of household goods 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No

☐ Yes. Describe.....

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 12 of 55 Case number (if known)

8.	Collectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collection other collections, memorabilia, collectibles  ■ No  □ Yes. Describe	ions;
9.	Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry too musical instruments  ■ No  □ Yes. Describe	ols;
10	<ul> <li>Firearms         <ul> <li>Examples: Pistols, rifles, shotguns, ammunition, and related equipment</li> </ul> </li> <li>■ No</li> <li>□ Yes. Describe</li> </ul>	
11	. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No  Yes. Describe  General items of wearing apparel  \$20	0.00
12	<ul> <li>Jewelry         <ul> <li>Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver</li> <li>No</li> <li>Yes. Describe</li> </ul> </li> </ul>	
13	<ul> <li>Non-farm animals Examples: Dogs, cats, birds, horses ■ No □ Yes. Describe</li> </ul>	
14	<ul> <li>Any other personal and household items you did not already list, including any health aids you did not list</li> <li>■ No</li> <li>□ Yes. Give specific information</li> </ul>	
15	5. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here	0
Pa	art 4: Describe Your Financial Assets	
D	o you own or have any legal or equitable interest in any of the following?  Current value of th portion you own?  Do not deduct secur claims or exemption	red
16	<ul> <li>Cash         <ul> <li>Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition</li> <li>No</li> <li>Yes</li> </ul> </li> </ul>	
		0.00
17	<ul> <li>Deposits of money         Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.     </li> <li>No</li> </ul>	r
	■ Yes Institution name:	
	17.1. Savings Chase \$100	0.00
_		

Debtor 1

Document Page 13 of 55 **Peter Lewis Sternquist** Case number (if known) Debtor 1 Chase \$100.00 Checking 17.2. **TCF** \$150.00 Checking 17.3. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture Nο ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: Pension Illinois Board of Ed Pension \$800/Month Unknown 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

Money or property owed to you? Current value of the portion you own?

Document Page 14 of 55 Case number (if known) **Peter Lewis Sternquist** Debtor 1 Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$550.00 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

☐ Yes. Go to line 47.

Entered 01/18/16 14:58:16 Desc Main Case 16-01414 Doc 1 Filed 01/18/16 Page 15 of 55

Case number (if known) Document

Debtor 1 **Peter Lewis Sternquist** 

> portion you own?
> Do not deduct secured claims or exemptions.

Part	7: Describe All Property You Own or Have an Interest in That You D	id Not I	_ist Above		
_	Do you have other property of any kind you did not already to Examples: Season tickets, country club membership  No	ist?			
_	Yes. Give specific information				
54.	Add the dollar value of all of your entries from Part 7. Write	that r	number here		\$0.00
Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$135,000.00
56.	Part 2: Total vehicles, line 5		\$51,000.00	<del>-</del>	. ,
57.	Part 3: Total personal and household items, line 15		\$400.00		
58.	Part 4: Total financial assets, line 36		\$550.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	-	\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$51,950.00	Copy personal property total	\$51,950.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$186,950.00

Official Form 106A/B Schedule A/B: Property page 6

		17000000	111 FAUE 10 01 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Peter Lewis Sterr	nquist		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Ex
---

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	6312 W 90th ST Oak Lawn, IL 60453 Cook County	\$135,000.00		\$15,000.00	735 ILCS 5/12-901
	Line from Schedule A/B: 1.1		☐ 100% of fair market value, up to any applicable statutory limit		
	6312 W 90th ST Oak Lawn, IL 60453 Cook County	\$135,000.00		\$3,250.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 1.1	A/B: 1.1		100% of fair market value, up to any applicable statutory limit	
	2008 Chevy HHR 100,000 miles	\$2,500.00		\$2,400.00	735 ILCS 5/12-1001(c)
LII	Line from Scredule A/B. 3.1			100% of fair market value, up to any applicable statutory limit	
	2008 Chevy HHR 100,000 miles Line from Schedule A/B: 3.1	\$2,500.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Sched	Line from Scredule A/B. 3.1	Scriedule AVB. 3.1		100% of fair market value, up to any applicable statutory limit	
	General items of household goods Line from Schedule A/B: 6.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
	Line from <i>Schedule A/B</i> : <b>0.1</b>			100% of fair market value, up to any applicable statutory limit	

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 17 of 55 **Peter Lewis Sternquist** Case number (if known) Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B General items of wearing apparel 735 ILCS 5/12-1001(a) \$200.00 \$200.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit Savings: Chase 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Checking: TCF** 735 ILCS 5/12-1001(b) \$150.00 \$150.00 Line from Schedule A/B: 17.3 100% of fair market value, up to any applicable statutory limit Pension: Illinois Board of Ed Pension 735 ILCS 5/12-1006 \$0.00 Unknown \$800/Month Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit

3.	Are you claiming a	homestead exemption of	of more than \$155,675?
----	--------------------	------------------------	-------------------------

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

			10 <del>0.</del> 10.0	1.55		
Fill in this informati	ion to identify you	ur case:				
Debtor 1	Peter Lewis Ste	ernquist				
	First Name	Middle Name Last	Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name Last	Name			
(Opodse II, IIIIIg)	iist Name					
United States Bankru	uptcy Court for the	: NORTHERN DISTRICT OF ILLINOI	<u>S</u>			
Case number						
(if known)					☐ Check	if this is an
					ameno	led filing
Official Form 1	OCD					
	<del></del>					
Schedule D:	Creditors	Who Have Claims Sec	cured k	by Propert	<u>y                                    </u>	12/15
		f two married people are filing together, both , number the entries, and attach it to this for				
. Do any creditors have	e claims secured by	your property?				
☐ No. Check this	s box and submit t	his form to the court with your other sche	edules. You	have nothing else	to report on this form.	
Yes. Fill in all	of the information	below.		-	·	
	ecured Claims	250				
<del></del>		earn than and secured claim, list the graditar se	paratoly for	Column A	Column B	Column C
each claim. If more than	n one creditor has a p	nore than one secured claim, list the creditor separately for articular claim, list the other creditors in Part 2. As much		Amount of claim	Value of collateral	Unsecured
as possible, list the clain	ns in alphabetical ord	er according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Chrysler Capital		Describe the property that secures the claim:		\$51,384.00	\$45,000.00	\$6,384.00
Creditor's Name		2015 Dodge Ram 15000 miles				
Po Box 9612	75	As of the date you file, the claim is: Check a	all that			
Fort Worth, 7	-	apply.  Contingent				
Number, Street, City	, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mortga	ge or secured	I		
Debtor 2 only	0 1	car loan)				
<ul><li>☐ Debtor 1 and Debtor</li><li>☐ At least one of the depth of</li></ul>	•	<ul><li>☐ Statutory lien (such as tax lien, mechanic'</li><li>☐ Judgment lien from a lawsuit</li></ul>	s lien)			
☐ Check if this claim		☐ Other (including a right to offset)				
community debt		cano. (o.a.ag ag to coo.)				
	Opened					
	1/15/15					
	Last Active		4000			
Date debt was incurred	8/18/15	Last 4 digits of account number	1000			
O O Tob/Horlow D	assida ass Cu	Baraniba tha mananatu that a samual tha ala		£4.470.00	<b>#2 500 00</b>	¢c70.00
2.2 Esb/Harley D	avidson Cr	Describe the property that secures the cla  2002 Harley Davidson	IM:	\$4,170.00	\$3,500.00	\$670.00
		2002 Harley Davidson				
		As of the date you file, the claim is: Check a	all that			
Po Box 2182		apply.	ili tilat			
Carson City,		Contingent				
Number, Street, City	r, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		■ An agreement you made (such as mortga	ige or secured	I		
☐ Debtor 2 only		car loan)	-			
☐ Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, mechanic)	s lien)			

Official Form 106D

☐ Judgment lien from a lawsuit

 $\hfill \square$  At least one of the debtors and another

#### Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Page 19 of 55 Document

Debtor 1 Peter Lew	is Sternquist		Case	e number (if know)		
First Name	Middle N	ame Last Name				
☐ Check if this claim re community debt	lates to a	☐ Other (including a right to offset)				
Date debt was incurred	Opened 6/11/12 Last Active 9/01/15	Last 4 digits of account number	8646			
2.3 Jpm Chase		Describe the property that secures the c	laim·	\$67,641.00	\$135,000.00	\$0.00
Creditor's Name		6312 W 90th ST Oak Lawn, IL 6		Ψ01,041.00	Ψ133,000.00	Ψ0.00
		Cook County	0400			
Po Box 24696 Columbus, OF	l 43224	As of the date you file, the claim is: Check apply.  Contingent	all that			
Number, Street, City, S		☐ Unliquidated				
, , , . , , . , , . , , . , , . , , . , , . , , . , , . , , . , , . , , . , , . , . , . , . , . , .	,	☐ Disputed				
Who owes the debt?	check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		An agreement you made (such as morto	gage or secured			
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mechani	c's lien)			
At least one of the deb		☐ Judgment lien from a lawsuit				
☐ Check if this claim re community debt	lates to a	Other (including a right to offset)	ortgage			
Date debt was incurred	9/18/06 Last Active 8/17/15	Last 4 digits of account number	3577			
2.4 Pnc Mortgage		Describe the property that secures the c	laim:	\$33,868.00	\$135,000.00	\$0.00
Creditor's Name		6312 W 90th ST Oak Lawn, IL 6 Cook County	0453			
Po Box 8703		As of the date you file, the claim is: Check apply.	call that			
Dayton, OH 45	401	☐ Contingent				
Number, Street, City, S	State & Zip Code	Unliquidated				
Who awas the debt?	thook one	Disputed				
Who owes the debt?	neck one.	Nature of lien. Check all that apply.				
<ul><li>■ Debtor 1 only</li><li>□ Debtor 2 only</li></ul>		<ul> <li>An agreement you made (such as mortgoing car loan)</li> </ul>	jage or secured			
Debtor 1 and Debtor 2	only	<u> </u>	ıc's lien)			
☐ At least one of the debtors and another		☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt		Other (including a right to offset)	uity Line of	Credit		
	Opened 7/11/03					
Date debt was incurred	Last Active 9/01/15	Last 4 digits of account number	2009			
	Lucius andulus I - A	Numar A and this was a latest of a second		\$4E7.000	00	
	=	olumn A on this page. Write that number he the dollar value totals from all pages.	ere:	\$157,063.		
Write that number here		and an entire terms from an pages.		\$157,063.	00	

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 20 of 55

Debtor 1	Peter Lewis Sternquist			Case number (if know)
	First Name	Middle Name	Last Name	
	me Address ONE-			On which line in Part 1 did you enter the creditor?
				Last 4 digits of account number

	0000 10 01414	Document	Page 21	of 55	0 0	SSO WAIT
Fill in this	information to identify your					
Debtor 1	Peter Lewis Stern	auist				
	First Name	Middle Name	Last Name			
Debtor 2	Ti a N	ACT III AL				
(Spouse if, filing	ng) First Name	Middle Name	Last Name			
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case num	ber					
(if known)						Check if this is an
						amended filing
Official	Form 106E/F					
		ho Have Unsecured	Claime			12/15
		Part 1 for creditors with PRIORITY		ot 0 for one disease with MONDRIA	ODITY -I-	
D: Creditors the Continua number (if k	Who Have Claims Secured by Pro ation Page to this page. If you have	red Leases (Official Form 106G). Do pperty. If more space is needed, co e no information to report in a Part secured Claims	py the Part you	need, fill it out, number the en	tries in the	e boxes on the left. Attach
	creditors have priority unsecured					
■ No.	Go to Part 2.					
☐ Yes.						
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any	creditors have nonpriority unsecu	red claims against you?				
□ No.	You have nothing to report in this pa	rt. Submit this form to the court with y	our other sched	ules.		
■ Yes.						
claim, li	st the creditor separately for each cla	ims in the alphabetical order of the aim. For each claim listed, identify wh er creditors in Part 3.lf you have more	at type of claim i	t is. Do not list claims already inc	luded in P	art 1. If more than one
		,		•		Total claim
4.1 <b>A</b> r	mex	Last 4 digits of acc	ount number	1423		\$5,017.00
No	onpriority Creditor's Name			0 1 0/47/05 1		
Po	Box 297871	When was the debt	incurred?	Opened 8/17/05 Last 5/01/15	Active	
	ort Lauderdale, FL 33329		iliculteu:	3/01/13		
	imber Street City State Zlp Code	As of the date you	file, the claim is	: Check all that apply		
_	ho incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIOR	ITY unsecured	claim:		
_	At least one of the debtors and ano	- Student loans				
	Check if this claim is for a comm the claim subject to offset?	report as priority clai	ms	ation agreement or divorce that y	ou did not	
-	No	☐ Debts to pension	or profit-sharing	plans, and other similar debts		
	Yes	Other. Specify	Credit Card			

Document Page 22 of 55 Debtor 1 Peter Lewis Sternguist Case number (if know) \$203.00 4.2 Atg Credit Last 4 digits of account number 6671 Nonpriority Creditor's Name Opened 12/06/14 Last Active 1700 W Cortland St Ste 2 When was the debt incurred? 4/01/14 Chicago, IL 60622 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Dr. Constantina Tuck ☐ Yes 4.3 \$0.00 Cbna Last 4 digits of account number 8830 Nonpriority Creditor's Name Opened 6/04/03 Last Active Po Box 6497 When was the debt incurred? 1/23/07 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.4 Cbna 0684 \$6,555.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/21/13 Last Active Po Box 6283 When was the debt incurred? 6/01/15 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed

☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

☐ Student loans

Type of NONPRIORITY unsecured claim:

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 23 of 55

Case number (if know) Debtor 1 Peter Lewis Sternguist \$3,765.00 4.5 **Chase Card** Last 4 digits of account number 4828 Nonpriority Creditor's Name Opened 3/23/07 Last Active Po Box 15298 When was the debt incurred? 7/01/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.6 **Chase Card** Last 4 digits of account number 3965 \$15,248.00 Nonpriority Creditor's Name Opened 2/07/06 Last Active Po Box 15298 When was the debt incurred? 6/01/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.7 **Chase Card** Last 4 digits of account number 4911 \$14,535.00 Nonpriority Creditor's Name Opened 12/05/11 Last Active Po Box 15298 When was the debt incurred? 6/01/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 24 of 55

Document Case number (if know) Debtor 1 Peter Lewis Sternguist \$10,408.00 4.8 **Chase Card** Last 4 digits of account number 3719 Nonpriority Creditor's Name Opened 9/11/04 Last Active Po Box 15298 When was the debt incurred? 6/01/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.9 Citi Last 4 digits of account number 7380 \$7,395.00 Nonpriority Creditor's Name Opened 11/05/02 Last Active Po Box 6241 When was the debt incurred? 7/03/15 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.10 First Bankcard Last 4 digits of account number 8767 \$226.00 Nonpriority Creditor's Name PO Box 3331 When was the debt incurred? 09/2015 **Omaha, NE 68103** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 25 of 55

Debtor 1 Peter Lewis Sternguist Case number (if know) \$1,706.00 4.11 **Fnb Omaha** Last 4 digits of account number 8002 Nonpriority Creditor's Name Opened 1/01/15 Last Active Po Box 3412 When was the debt incurred? 8/01/15 Omaha, NE 68103 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.12 **Illinois Collection Se** Last 4 digits of account number 4113 \$64.00 Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 11/12/14 Tinlev Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Radiology Imaging Sp ☐ Yes 4.13 **Malcom S Gerald and Associates** \$188.80 Last 4 digits of account number 5521 Nonpriority Creditor's Name 322 S Michigan Ave When was the debt incurred? 05/21/2015 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other. Specify

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 26 of 55

Peter Lewis Sternquist		Case number (if know)	
MiraMEd Revenue Group	Last 4 digits of account number	6161	\$657.84
Nonpriority Creditor's Name PO Box 77000 #77304 Potroit MI 48377	When was the debt incurred?	11/2015	
Detroit, MI 48277  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.  Debtor 1 only	Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l alaim.	
☐ At least one of the debtors and another	Student loans	a Claim.	
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	_		
Monarch Recovery Management	Last 4 digits of account number	1193	\$6,732.10
Nonpriority Creditor's Name 10965 Decatur Rd Philadelphia. PA 19154	When was the debt incurred?	11/2015	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
■ Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
☐ At least one of the debtors and another	☐ Student loans	. Julian	
☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify	_	
Northwestern Medicine	Last 4 digits of account number	1176	\$1,380.16
Nonpriority Creditor's Name 28155 Network Place	When was the debt incurred?	07/25/2015	
Chicago, IL 60673  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
■ Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only			
☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
☐ At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐Yes	Other. Specify		
	— Ottion Opening		

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 27 of 55

Peter Lewis Sternquist		Case number (if know)	
Northwestern Memorial Hospital	Last 4 digits of account number	7798	\$657.84
Nonpriority Creditor's Name PO Box 73690 Chicago, IL 60673	When was the debt incurred?	06/2015	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify		
Sears Card	Last 4 digits of account number	3320	\$279.34
Nonpriority Creditor's Name PO Box 78051 Phoenix, AZ 85062	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	□ 0		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
☐ At least one of the debtors and another	Student loans	u Claiii.	
☐ Check if this claim is for a community debt	_	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Credit Care	d	
Syncb/Paypal Extras Mc	Last 4 digits of account number	7937	\$2,024.00
Nonpriority Creditor's Name Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 5/20/15 Last Active 9/01/15	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only			
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
☐ At least one of the debtors and another	Student loans		
☐ Check if this claim is for a community debt	_	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts	
☐ Yes	■ Other Specify Credit Care	d	
<del>-</del>	- Other Specify	<del></del>	

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 28 of 55

Debtor 1 Peter Lewis Sternguist Case number (if know) \$2,960.00 4.20 Syncb/Toro Last 4 digits of account number 7974 Nonpriority Creditor's Name Opened 5/04/14 Last Active C/O Po Box 965036 When was the debt incurred? 7/01/15 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.21 Syncb/Walmart Dc Last 4 digits of account number 3577 \$6,343.00 Nonpriority Creditor's Name Opened 5/02/13 Last Active Po Box 965024 When was the debt incurred? 6/01/15 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.22 The Cardiology Group Last 4 digits of account number 5020 \$1,380.16 Nonpriority Creditor's Name 2850 West 95th St When was the debt incurred? 09/30/2015 Suite 305 Evergreen Park, IL 60805 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 29 of 55
Case number (if know)

Debtor	Peter Lev	vis Sternquist		Case no	umber (if know)	
4.23	Yellow Boo		Last 4 digits of account number	6600		\$13,310.00
	PO Box 660	0052	When was the debt incurred?	2014		-
	Dallas, TX 7	<b>75266</b> City State Zlp Code	As of the date you file, the claim	is: Check a	all that apply	
	Who incurred	the debt? Check one.	☐ Contingent			
	Debtor 1 on	ly	☐ Unliquidated			
	Debtor 2 on	ly	☐ Disputed			
	Debtor 1 and	d Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:		
	☐ At least one	of the debtors and another	☐ Student loans			
	☐ Check if thi	s claim is for a community debt	_	paration agre	eement or divorce that you did not	
	Is the claim su	bject to offset?	report as priority claims		,,	
	■ No		Debts to pension or profit-shar	ing plans, a	nd other similar debts	
	☐ Yes		■ Other. Specify Judgment	t		-
	Yellow Pag		Last 4 digits of account number	3459		\$0.00
	Nonpriority Cree PO Box 900	01401	When was the debt incurred?			_
	Louisville,	KY 40290 City State Zlp Code	As of the date you file the claim	ie: Chock	all that apply	
		the debt? Check one.	As of the date you file, the claim	i is. Check a	ан шасарріу	
	■ Debtor 1 on		☐ Contingent			
	Debtor 2 on	•	☐ Unliquidated			
	_	•	☐ Disputed			
	☐ Debtor 1 and	•	Type of NONPRIORITY unsecure	ed claim:		
	_	of the debtors and another	Student loans			
		s claim is for a community debt bject to offset?	☐ Obligations arising out of a sepreport as priority claims	paration agre	eement or divorce that you did not	
	■ No	bjeet to enset	Debts to pension or profit-shari	ing plans, a	nd other similar debts	
	Yes					
	□ res		Other. Specify			-
Part 3:	List Other	s to Be Notified About a Debt	That You Already Listed			
trying t more t	to collect from han one credite	you for a debt you owe to someone	t your bankruptcy, for a debt that y e else, list the original creditor in P ed in Parts 1 or 2, list the additional age.	arts 1 or 2,	then list the collection agency her	e. Similarly, if you have
Name an	d Address	On	which entry in Part 1 or Part 2 did yo	u list the ori	ginal creditor?	
	nd Gaines P	<b>C</b> Lin	e <b>4.23</b> of ( <i>Check one</i> ):	□ Part 1: C	Creditors with Priority Unsecured Clai	ms
	enn Ave ing, IL 6009	0		Part 2: C	Creditors with Nonpriority Unsecured	Claims
Wilcen	ilig, iL 0003		st 4 digits of account number	66	600	
Part 4:	Add the A	mounts for Each Type of Unse	cured Claim			
	he amounts of ecured claim.	certain types of unsecured claims.	This information is for statistical r	eporting pu	urposes only. 28 U.S.C. §159. Add	the amounts for each type
					Total claim	
Total ala	6a.	Domestic support obligations		6a.	\$	_
Total cla		Taxes and certain other debts yo	u owe the government	6b.	\$ 0.00	
	6c.	Claims for death or personal inju	· ·	6c.	\$ 0.00	_
	6d.	Other. Add all other priority unsecu	red claims. Write that amount here.	6d.	\$ 0.00	_
	6e.	Total. Add lines 6a through 6d.		6e.	\$0.00	_
					Total Claim	
T-4-2	6f.	Student loans		6f.	\$0.00	_
Total cla		Obligations arising out of a sepa did not report as priority claims	ration agreement or divorce that yo	ou 6g.	\$ 0.00	

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 30 of 55

6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 101,035.24
6j.	Total. Add lines 6f through 6i.	6j.	\$ 101,035.24

		I A A A HILL		
Fill in this infor	mation to identify your	case:		
Debtor 1	Peter Lewis Sterr	nquist		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this
				amended fil

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with v	vhom you have the Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2	·				
	Name				_
	Number	Street			_
	·-				_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
		0001			
	City		State	ZIP Code	_
2.4					
	Name				_
	ramo				
					_
	Number	Street			
	City		State	ZIP Code	_
2.5	/				
2.0	Nama				_
	Name				
		0: 1			_
	Number	Street			
	City		State	ZIP Code	_

		Docume	ent Page 32 d	of 55
Fill in this	s information to identify your	case:		
Debtor 1	Peter Lewis Ster	Middle Name	Last Name	
Debtor 2	ristrano	Wildele Hame	East Name	
(Spouse if, fili	ing) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	her			
(if known)				☐ Check if this is an
				amended filing
Officia	l Form 106H			
Schoo	lule H: Your Cod	lahtars		40/45
Scried	dule H. Tour Cou	EDIOI 2		12/15
No Yes  2. With Arizon  No Yes  3. In Co in line	shin the last 8 years, have yona, California, Idaho, Louisiana . Go to line 3. s. Did your spouse, former spouts of the second o	u lived in a community p , Nevada, New Mexico, Pu use, or legal equivalent liv tors. Do not include you if that person is a guara	roperty state or territo lerto Rico, Texas, Wash e with you at the time? r spouse as a codebto ntor or cosigner. Make	ory? (Community property states and territories include
	t Column 2.		iaic o (omoiai i omi i	isso). Ose concade 2, concade 21, or concade 3 to
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:
				<b>—</b>
3.1	Nama			Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street			
	City	State	ZIP Code	
3.2				☐ Schedule D, line
	Name			Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	

# Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 33 of 55

	in this information to identify your optor 1 Peter Lewis	s Sternquist								
	otor 2									
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRI	CT OF ILLINOIS							
	se number nown)		-			Check if this is  An amend  A supplem	led nen	t showir	ng postpetitior	
0	fficial Form 106I					MM / DD/			ollowing date.	•
	chedule I: Your Inc	ome				IVIIVI / DD/	11	11		12/15
sup spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and yo ch a separate sheet to this form.  Describe Employment	are married and not fill ur spouse is not filing w On the top of any addit	ing jointly, and your rith you, do not inclu	spouse	is liv mati	ring with you, inc on about your s	clu oou	de infoi use. If n	rmation abou nore space is	t your needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 (	or non-f	iling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed ■ Not employed			□ Emp	-			
	employers.	Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?							
Par	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the cuse unless you are separated.	date you file this form. If	you have nothing to	report for	any	line, write \$0 in th	ne s	space. Ir	nclude your no	on-filing
-	u or your non-filing spouse have me e space, attach a separate sheet to		ombine the information	on for all e	empl	oyers for that per	sor	on the	lines below. If	f you need
						For Debtor 1			ebtor 2 or ing spouse	
2.	List monthly gross wages, sale deductions). If not paid monthly,			2.	\$	0.00	-	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	-	+\$	N/A	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	0.00		\$	N/A	

## Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 34 of 55

Debt	tor 1	Peter Lewis Sternquist		(	Case number (if kn	own)				
	Com	ny line 4 hore	4		For Debtor 1		non-	Debtor filing s	spouse	
	Cot	by line 4 here	4.		\$	0.00	\$		N/A	<u>,                                     </u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	58	а.		.00	\$		N/A	_
	5b.	Mandatory contributions for retirement plans	5b		. —	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	50			0.00	\$		N/A	
	5d. 5e.	Required repayments of retirement fund loans Insurance	50 56			0.00	\$		N/A	_
	5f.	Domestic support obligations	5f		·	0.00	\$ 		N/A N/A	
	5g.	Union dues	5g		·	0.00	\$		N/A	
	5h.	Other deductions. Specify:		า.+		0.00	· ·		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$ 0	0.00	\$		N/A	<u>-</u> <u>\</u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ 0	0.00	\$		N/A	<u>-</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88			0.00	\$		N/A	
	8b.	Interest and dividends	8b	Ο.	\$	0.00	\$		N/A	<u>\</u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80			0.00	\$		N/A	
	8d.	Unemployment compensation	80			0.00	\$		N/A	_
	8e.	Social Security	86	€.	\$ 1,075	5.00	\$		N/A	<u>\</u>
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e _ 8f _ 8g			).00 ).00	\$ \$		N/A N/A	
	8h.	Other monthly income. Specify:	_	ቃ. ገ.+		0.00			N/A	_
	· · · ·						· •		- 147	<u>`</u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	1,875	5.00	\$		N/	<b>'A</b>
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1,875.00	. •		N/A	= \$	1,875.00
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_	1,073.00	Ψ.		IN/A		1,073.00
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not excity:	dep		. ,				le J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certallies				. ,		12.	\$	1,875.00
13.	Do	you expect an increase or decrease within the year after you file this form	?						Combi month	ined nly income
		No.								
		Voc Evolain:								

## Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 35 of 55

Fill in this	nformation to identify a	211r 000 81					
FIII IN THIS	nformation to identify yo	our case:					
Debtor 1	Peter Lewis	Sternquist			Che	ck if this is:	
<b>D</b> 1 0						An amended filing	
Debtor 2 (Spouse, if f	iling)					A supplement show 13 expenses as of	wing postpetition chapter
(Spouse, ii i	iiiig)					15 expenses as or	the following date.
United State	es Bankruptcy Court for the:	NORTHER	N DISTRICT OF ILLIN	OIS		MM / DD / YYYY	<del></del> -
Case number	er						
(If known)							
Officia	al Form 106J						
	dule J: Your I	 Expense	es				12/15
Be as con information	nplete and accurate as on. If more space is ne f known). Answer ever	possible. If the	wo married people ar				
Part 1:	Describe Your House	hold					
1. Is thi	s a joint case?						
■ No	o. Go to line 2.						
□Y€	es. Does Debtor 2 live i	in a separate	household?				
	□ No						
	☐ Yes. Debtor 2 mus	st file Official F	orm 106J-2, Expenses	s for Separate House	ehold of De	btor 2.	
2. <b>Do y</b> o	ou have dependents?	■ No					
	ot list Debtor 1 Debtor 2.	<b>—</b> 1 C3.	out this information for th dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
Do no	ot state the						□ No
depe	ndents names.						☐ Yes
							□ No
							Yes
							□ No
							☐ Yes
							□ No
3. <b>Do vo</b>	our expenses include	<b>=</b>					☐ Yes
expe	nses of people other the self and your dependent		3				
Part 2:	Estimate Your Ongoin	ng Monthly Ex	xpenses				
	as of a date after the l						apter 13 case to report of the form and fill in the
Include ex	penses paid for with i	non-cash dov	ernment assistance i	f vou know			
	of such assistance and						
(Official F	orm 106l.)					Your expe	enses
	ental or home owners ents and any rent for the			nclude first mortgag	e 4. \$	\$	1,700.00
If not	included in line 4:						
4a.	Real estate taxes				4a.	\$	0.00
4b.	Property, homeowner's	s, or renter's in	surance		4b.	·	0.00
4c.	Home maintenance, re				4c.	·	0.00
4d.	Homeowner's associat				4d.		0.00
<ol><li>Addit</li></ol>	ional mortgage payme	ents for your r	<b>esidence</b> , such as ho	me equity loans	5.	\$	0.00

# Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 36 of 55

Debte	or 1	Peter Le	wis Sternquist	Case nur	nber	(if known)	
6	4; ;4:	ios:					
-	Utiliti 6a.		, heat, natural gas	60	. \$		100.00
	оа. 6b.		wer, garbage collection		. ў . \$		0.00
	6c.	-	e, cell phone, Internet, satellite, and cable services		. ф . \$	-	100.00
	6d.	Other. Spe			. ф . \$		0.00
			ekeeping supplies	0d		-	
			children's education costs	8			200.00
							0.00
		•	ry, and dry cleaning	9			0.00
			oroducts and services		. \$		0.00
			ntal expenses	11	. \$		0.00
			Include gas, maintenance, bus or train fare.	12	. \$		100.00
			ar payments. clubs, recreation, newspapers, magazines, and books				0.00
			ributions and religious donations		. Ф . \$	-	0.00
		rance.	ributions and religious donations	14	. Ф		0.00
			surance deducted from your pay or included in lines 4 or 2	20			
		Life insura		.o. 15a	\$		0.00
		Health ins		15b			0.00
		Vehicle ins		15c		-	100.00
			rance. Specify:	15d			0.00
			iclude taxes deducted from your pay or included in lines 4		. Ф		0.00
	Speci	ify:			. \$		0.00
			ease payments:	4-	•		
			ents for Vehicle 1	17a			658.00
			ents for Vehicle 2	17b			0.00
		Other. Spe		17c			0.00
		Other. Spe	•	17d	. \$		0.00
18.	Your	payments	of alimony, maintenance, and support that you did no	t report as	. \$		0.00
			your pay on line 5, <i>Schedule I, Your Income</i> (Official Fo s you make to support others who do not live with you	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			0.00
			s you make to support others who do not live with you		\$		0.00
	Speci		orty synances not included in lines 4 or 5 of this form	19			
			erty expenses not included in lines 4 or 5 of this form	or on <i>Schedule I:</i> 20a		r income.	0.00
			s on other property	20a 20b		-	0.00
		Real estat					0.00
			homeowner's, or renter's insurance	20c		-	0.00
			nce, repair, and upkeep expenses	20d			0.00
			er's association or condominium dues	20e		. ———	0.00
21.	Othe	r: Specify:		21	. +	\$	0.00
22	Calci	ulate vour i	monthly expenses				
		•	through 21.			\$	2,958.00
			2 (monthly expenses for Debtor 2), if any, from Official For	m 106.l-2		\$	2,330.00
				111 1000 2		· : ————	0.050.00
	22C. /	Add line 22	a and 22b. The result is your monthly expenses.			\$	2,958.00
23.	Calcu	ulate your i	monthly net income.		_		
			12 (your combined monthly income) from Schedule I.	23a	. \$		1,875.00
			monthly expenses from line 22c above.	23b		<u> </u>	2,958.00
		/ /	, . <sub>,</sub>	100	_	-	_,
	23c.	Subtract y	our monthly expenses from your monthly income.				4 000 00
			is your monthly net income.	23c	\$		-1,083.00
24	Do w	nu avnact r	an increase or decrease in your expenses within the ye	ar after you file th	ie fo	orm?	
			ou expect to finish paying for your car loan within the year or do you can be seen as the year or do you can be seen as the year or do you can be seen as the year or do you can be seen as the year or do you can be seen as the year or do you can be seen as the year.				ecrease because of a
			terms of your mortgage?	, , p	7 ****		
	■ No	0.					
	_ Y€		Explain here:				
			LAPIGIT HOLO.				

## Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 37 of 55

Fill in this infor	mation to identify your	case:	
Debtor 1	Peter Lewis Steri	nguist	
	First Name	Middle Name Last Name	_
Debtor 2			
(Spouse if, filing)	First Name	Middle Name Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	_
Case number (if known)			☐ Check if this is an amended filing
Official For			
Declarat	tion About a	an Individual Debtor's Schedule	<b>S</b> 12/15
obtaining mone years, or both. 1		ile bankruptcy schedules or amended schedules. Making a fal- in connection with a bankruptcy case can result in fines up to 9 1519, and 3571.	
Did you pa	ay or agree to pay some	eone who is NOT an attorney to help you fill out bankruptcy for	ms?
■ No			
☐ Yes.	Name of person	. Attach Bankruptc and Signature (Off	y Petition Preparer's Notice, Declaration, icial Form 119).
	alty of perjury, I declare e true and correct.	that I have read the summary and schedules filed with this de	claration and
X /s/ Pet	er Lewis Sternquist	X	
	Lewis Sternquist	Signature of Debtor 2	

Date

Signature of Debtor 1

Date **January 18, 2016** 

# Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 38 of 55

Fill	in this inform	nation to identify you	r case:			
	otor 1	Peter Lewis Ster				
		First Name	Middle Name	Last Name		
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Car	aa aumhar		-			
	se number nown)					theck if this is an mended filing
	ficial For		Affairs for Indivic	luals Filing for B	ankruptcy	12/1
info nun	rmation. If m	ore space is needed ). Answer every que	, attach a separate sheet to stion.	this form. On the top of ar	equally responsible for sup y additional pages, write yo	
1:41 1.		current marital statu	arital Status and Where You us?	J Lived Before		
	☐ Married ■ Not marri					
2.	During the la	ist 3 vears, have you	lived anywhere other than	where you live now?		
	_	,	,			
	■ No □ Yes. List	t all of the places you	lived in the last 3 years. Do n	ot include where you live nov	v.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there
<b>3.</b> state					nity property state or territor ico, Texas, Washington and V	
	■ No					
	☐ Yes. Ma	ke sure you fill out <i>Sci</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Pai	t 2 Explain	n the Sources of You	ır Income			
4.	Fill in the tota	I amount of income yo	mployment or from operating the received from all jobs and a have income that you receive	all businesses, including par		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$1,875.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document

Page 39 of 55 Case number (if known) Debtor 1 Peter Lewis Sternquist

				Debtor 1				Debtor 2		
					of income that apply.		s income e deductions and sions)	Sources of ir Check all that		Gross income (before deductions and exclusions)
	r last caler inuary 1 to	ndar year: December	31, 2015 )	■ Wages bonuses,	s, commissions, tips		\$22,500.00	☐ Wages, co bonuses, tips	mmissions,	
				☐ Opera	ting a business			☐ Operating	a business	
		dar year be December		■ Wages bonuses,	s, commissions, tips		\$10,503.00	☐ Wages, co	mmissions,	
				☐ Opera	ting a business			☐ Operating	a business	
5.	Include in unemploy gambling	come regard ment, and contains and lottery	dless of wheth other public be winnings. If yo	her that inco enefit payme ou are filing		amples ontal incor	of other income are ne; interest; divide income that you re	e alimony; child su ends; money collect eceived together, li	st it only ond	Security, vsuits; royalties; and be under Debtor 1.
	☐ Yes.	Fill in the d	etails.							
				Debtor 1				Debtor 2		
				Sources of Describe b	of income pelow		s income e deductions and sions)	Sources of ir Describe belo		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	avments You	ı Made Befo	ore You Filed for	Bankrun	otcv			
6.	Are eithe ☐ No.	Neither D individual	ebtor 1 nor I primarily for a 90 days before Go to line 7 List below of paid that cr	Debtor 2 ha a personal, f ore you filed 7. each creditoreditor. Do n	amily, or household for bankruptcy, di or to whom you pai not include paymer	Imer del Id purpos Id you pa Id a total Ints for do	ots. Consumer dese."  y any creditor a to  of \$6,225* or more mestic support ob	tal of \$6,225* or n	nore? ayments and	101(8) as "incurred by an d the total amount you t and alimony. Also, do
		* Subject			o an attorney for the and every 3 year			on or after the date	of adjustme	ent.
	■ Yes.				e primarily consu for bankruptcy, di			tal of \$600 or mor	e?	
		No.	Go to line 7	7.						
		□ Yes	include pay	ments for d						nat creditor. Do not ot include payments to
	Creditor	's Name an	d Address		Dates of payme	nt	Total amount paid	Amount you still owe	Was this	payment for
7.	Insiders in corporation including	nclude your ons of which	relatives; any you are an o	general par fficer, direct		any general, or ow	eral partners; parti ner of 20% or moi	nerships of which yes	ou are a ge curities; and	
	■ No □ Yes.	List all pavi	ments to an ir	nsider						
		Name and			Dates of payme	nt	Total amount paid	Amount you still owe	Reason	for this payment

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 40 of 55 Case number (if known)

8.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cost		nyments or transfer a	any property on	account of a c	lebt that benefited an
	No No					
	Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.					
	□ No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case
	Yellowbook Inc v Peter Sternquist	Breach of	Cook Cook Co		☐ Pending	J
	14M1136600	Contract	Chicago, IL 606	501	On appe	
					Conclud	led
					Judgment \$13310.12	
11.	accounts or refuse to make a payment bec		ed	Date		Value of the property amounts from your
	■ No □ Yes. Fill in the details.					
	Creditor Name and Address	Describe the action th	ne creditor took	Date take	e action was	Amount
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a  ■ No □ Yes		perty in the possess			efit of creditors, a
Par	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	etcy, did you give any gi	fts with a total value	of more than \$6	600 per persor	1?
	Gifts with a total value of more than \$600 per person	Describe the gifts	s		es you gave gifts	Value
	Person to Whom You Gave the Gift and Address:					

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 41 of 55

Case number (if known) Debtor 1 Peter Lewis Sternquist 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. п Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.  $\square$  No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You **VLO PC** 12/5/2015 \$999.00 3818 S Harlem Lyons, IL 60534 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Yes. Fill in the details.

**Person Who Received Transfer Address** Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Page 42 of 55
Case number (if known) Document

**Peter Lewis Sternquist** Debtor 1

19.	<ul> <li>Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>						
	Name of trust	Description and v	alue of the prop	perty transf	ferred	Dat mad	te Transfer was de
Par	t 8: List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and St	orage Units	S		
<ul> <li>Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or sold, moved, or transferred?         Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, or houses, pension funds, cooperatives, associations, and other financial institutions.         </li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>			•				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	int or	Date account was closed, sold, moved, or transferred	be	Last balance efore closing or transfer
21.	<ul> <li>21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>					for securities,	
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe t	he contents		Do you still nave it?
22.	<ul><li>Have you stored property in a storage unit</li><li>No</li><li>Yes. Fill in the details.</li></ul>	or place other than your	r home within 1	year before	e you filed for bankrup	tcy	
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe t	he contents		Do you still nave it?
Par	t 9: Identify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that so for someone.  No Yes. Fill in the details.	omeone else owns? Incl	ude any propert	ty you borre	owed from, are storinç	j for, o	r hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe t	he property		Value
	t 10: Give Details About Environmental Inf						
_							

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Page 43 of 55 Case number (if known) Document

Debtor 1 Peter Lewis Sternquist

24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	i	Environmental law, if you know it	Date of notice	
25.	Hav	e you notified any governmental unit of	any release of hazardous material?				
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice	
26.	Hav	e you been a party in any judicial or adn	ninistrative proceeding under any envi	ironr	mental law? Include settlements a	and orders.	
		No Yes. Fill in the details.					
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case	
Par	t 11:	Give Details About Your Business or	Connections to Any Business				
27.	With	nin 4 years before you filed for bankrupt	cy, did you own a business or have an	ny of	the following connections to any	business?	
		☐ A sole proprietor or self-employed in	n a trade, profession, or other activity,	eith	er full-time or part-time		
		☐ A member of a limited liability comp	any (LLC) or limited liability partnersh	ip (L	LLP)		
		☐ A partner in a partnership					
		☐ An officer, director, or managing ex	ecutive of a corporation				
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
		No. None of the above applies. Go to F	Part 12.				
		Yes. Check all that apply above and fill	in the details below for each business	s.			
		siness Name	Describe the nature of the business		Employer Identification number		
		dress nber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security r Dates business existed	iumber of ITIN.	
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement (	to ar	nyone about your business? Inclu	ide all financial	
		No Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)						

Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Page 44 of 55
Case number (if known) Document

Debtor 1 Peter Lewis Sternquist

Part 12: Sign Below					
are true and correct. I understand that making	f Financial Affairs and any attachments, and I dec ng a false statement, concealing property, or obta o to \$250,000, or imprisonment for up to 20 years	aining money or property by fraud in connection			
/s/ Peter Lewis Sternquist					
Peter Lewis Sternquist Signature of Debtor 1	Signature of Debtor 2				
Date January 18, 2016	Date				
Did you attach additional pages to Your State  ■ No □ Yes	rement of Financial Affairs for Individuals Filing f	ior Bankruptcy (Official Form 107)?			
Did you pay or agree to pay someone who is	not an attorney to help you fill out bankruptcy fo	orms?			

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

# Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 45 of 55

	mation to identify your case.		
Debtor 1	Peter Lewis Sternquist First Name Middle Name	e Last Name	
Debtor 2	riist Name iviidule Name	Last Name	
(Spouse if, filing)	First Name Middle Name	Last Name	
United States Ba	ankruptcy Court for the: NORTHERN D	ISTRICT OF ILLINOIS	
Case number			
(if known)			☐ Check if this is an
			amended filing
Official Fo	rm 108		
Statemer	nt of Intention for Ind	ividuals Filing Under Chap	ter 7 <sub>12/15</sub>
		Tradaio i iiiig Oridor Oriap	1213
If you are an indi	ividual filing under chapter 7, you mus	t fill out this form if:	
creditors have	e claims secured by your property, or		
■ you have leas	sed personal property and the lease ha	s not expired.	
		ter you file your bankruptcy petition or by the date the time for cause. You must also send copies to	
on the		The time for educe. You must also send copies to	the oreations and lessons you have
If two married ne	eople are filing together in a joint case	both are equally responsible for supplying correct	t information. Both debtors must
	nd date the form.	bein and equally responsible for supplying confes	a momanom bom dobiolo muot
Be as complete a	and accurate as possible. If more space	e is needed, attach a separate sheet to this form. (	On the top of any additional pages.
	our name and case number (if known).		on the top of any additional pages,
Down 4. Lint V	our Craditors Wha Have Conved Claim		
Part 1: List Yo	our Creditors Who Have Secured Clain	15	
		e D: Creditors Who Have Claims Secured by Prope	erty (Official Form 106D), fill in the
information be Identify the cre	elow. editor and the property that is collateral	What do you intend to do with the property th	nat Did you claim the property
		secures a debt?	as exempt on Schedule C?
Creditor's C	Chrysler Capital	☐ Surrender the property.	□ No
name:		Retain the property and redeem it.	
Description of	2015 Dodge Dom 15000 miles	Retain the property and enter into a	■ Yes
	2015 Dodge Ram 15000 miles	Reaffirmation Agreement.	
property securing debt:		☐ Retain the property and [explain]:	
occuming down			
	sb/Harley Davidson Cr	☐ Surrender the property.	□ No
name:		Retain the property and redeem it.	■ Yes
Description of	2002 Harley Davidson	Retain the property and enter into a Reaffirmation Agreement.	<b>—</b> 163
property		☐ Retain the property and [explain]:	
securing debt:			
	pm Chase	☐ Surrender the property.	□ No
name:		Retain the property and redeem it.	<b>.</b> .,
Description of	6312 W 90th ST Oak Lawn, IL	Retain the property and enter into a	■ Yes
property	60453 Cook County	Reaffirmation Agreement.  Retain the property and [explain]:	
,			

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

## Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 46 of 55

Describe your unexpired personal property lea	ses Will the lease be assumed?
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have in property that is subject to an unexpired lease.	dicated my intention about any property of my estate that secures a debt and any personal
X /s/ Peter Lewis Sternquist	X
Peter Lewis Sternquist Signature of Debtor 1	Signature of Debtor 2
Date <b>January 18, 2016</b>	Date

B8 (Form 8) (12/08)

Page 2

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-01414 Doc 1 Filed 01/18/16 Entered 01/18/16 14:58:16 Desc Main Document Page 51 of 55

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court Northern District of Illinois**

In r	Peter Lewis Sternquist		Case No.					
		Debtor(s)	Chapter	7				
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR DI	EBTOR(S)				
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:							
	For legal services, I have agreed to accept		\$	999.00				
	Prior to the filing of this statement I have received		\$	999.00				
	Balance Due			0.00				
2.	The source of the compensation paid to me was:							
	■ Debtor □ Other (specify):							
3.	The source of compensation to be paid to me is:							
	■ Debtor □ Other (specify):							
4.	■ I have not agreed to share the above-disclosed compensation	tion with any other person	unless they are mem	bers and associates of	my law firm.			
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of				aw firm. A			
5.	In return for the above-disclosed fee, I have agreed to render	s of the bankruptcy of	ase, including:					
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.</li> </ul>							
6.	By agreement with the debtor(s), the above-disclosed fee doe Representation of the debtors in any discha any other adversary proceeding.	es not include the following irgeability actions, judi	g service: cial lien avoidanc	es, relief from stay	/ actions or			
	CI	ERTIFICATION						
	I certify that the foregoing is a complete statement of any agre- bankruptcy proceeding.	eement or arrangement for	payment to me for re	epresentation of the de	ebtor(s) in			
	January 18, 2016	/s/ Rayed Yasin						
Date		Rayed Yasin Signature of Attorney						
		VLO, P.C.	y .					
		3818 S. Harlem A	ve.					
		Lyons, IL 60534 3126007000 Fax	: 7087771638					
		Name of law firm						

### United States Bankruptcy Court Northern District of Illinois

In re	Peter Lewis Sternquist		Case No.		
		Debtor(s)	Chapter	7	
	VERIFICATION OF CREDITOR MATRIX				
		Number of Creditors: 29			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	January 18, 2016	/s/ Peter Lewis Sternquist Peter Lewis Sternquist Signature of Debtor			

Amex Po Box 297871 Fort Lauderdale, FL 33329

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

Blitt and Gaines PC 661 Glenn Ave Wheeling, IL 60090

Cbna Po Box 6283 Sioux Falls, SD 57117

Cbna Po Box 6497 Sioux Falls, SD 57117

Chase Card Po Box 15298 Wilmington, DE 19850

Chrysler Capital Po Box 961275 Fort Worth, TX 76161

Citi Po Box 6241 Sioux Falls, SD 57117 Esb/Harley Davidson Cr Po Box 21829 Carson City, NV 89721

First Bankcard PO Box 3331 Omaha, NE 68103

Fnb Omaha Po Box 3412 Omaha, NE 68103

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Jpm Chase Po Box 24696 Columbus, OH 43224

Malcom S Gerald and Associates 322 S MIchigan Ave Chicago, IL 60604

MiraMEd Revenue Group PO Box 77000 #77304 Detroit, MI 48277

Monarch Recovery Management 10965 Decatur Rd Philadelphia, PA 19154

Northwestern Medicine 28155 Network Place Chicago, IL 60673

Northwestern Memorial Hospital PO Box 73690 Chicago, IL 60673

Pnc Mortgage Po Box 8703 Dayton, OH 45401 Sears Card PO Box 78051 Phoenix, AZ 85062

Syncb/Paypal Extras Mc Po Box 965005 Orlando, FL 32896

Syncb/Toro C/O Po Box 965036 Orlando, FL 32896

Syncb/Walmart Dc Po Box 965024 Orlando, FL 32896

The Cardiology Group 2850 West 95th St Suite 305 Evergreen Park, IL 60805

Yellow Book PO Box 660052 Dallas, TX 75266

Yellow Pages Dex PO Box 9001401 Louisville, KY 40290